

## MEMORANDUM

TO: All Department Managers

FROM: Doug Baillie

DATE: September 3, 1998

RE: Future Priorities

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You have identified the key items that have made the Cincinnati branch successful in 1998. They include:

- \* Good open communication and teamwork
- \* Being active in the marketplace(visibility)
- \* Account relationships
- \* Client service that exceeds expectations
- \* Targeting prospects
- \* Strong underwriters
- \* Active producer management
- \* Incentive plans
- \* Aggressive sales skills
- \* Superior products
- \* Outstanding customer service representatives
- \* The Underwriting Workstation
- \* Strong implementation goals



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- \* Good work ethic
- \* Good planning and prioritizing
- \* Chubb reputation

Throughout the fourth quarter of 1998 and 1999 you have identified these areas that we will need to execute to continue to be successful:

- \* Build bench strength and infrastructure → 6
- \* Pay attention to retention of employees → Pull
- \* Communicate career paths to all employees → h
- \* Train staff to cope with change →
- \* Continued aggressive travel → +
- \* Increase loss control travel to key accounts and prospects by reprioritizing →
- \* Watch expenses but spend money to make money →
- \* Clarify roles and expectation.(Particularly for regional managers)(Suggested regional managers meeting in fourth quarter)
- \* Aggressively pursue alternative distribution →
- \* Continue to develop new products →
- \* Plan and prioritize activities better(keep it simple)
- \* Put teeth into agency plans
- \* Build in accountability and expectations, particularly in the area of producer management (be there)
- \* Support diversity
- \* Build account management platform
- \* Provide competency assessments and performance and development plans for all employees

I will address these items with your help in the next coming weeks.

Thank you all for your input in providing key direction for continued success.

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